

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Craig W. Clayton
Amy L. Clayton

Case No.: 19-26972 (ABA)
Judge: Andrew B. Altenburg

Debtor(s)

Chapter 13 Plan and Motions

Original Modified/Notice Required Date: August 11, 2020
 Motions Included Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ JDW

Initial Debtor: /s/ CWC

Initial Co-Debtor: /s/ ALC

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 432 .00 per month to the Chapter 13 Trustee, starting on September 1, 2020 for approximately 48 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

\$4,865.33 PTD

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,750.00
DOMESTIC SUPPORT OBLIGATION	PRIORITY	N/A
INTERNAL REVENUE SERVICE	PRIORITY	\$4,077.59
STATE OF NEW JERSEY DIV. TAXATION	PRIORITY	\$2,659.10
SUBRANNI ZAUBER LLC	PRIORITY	\$1,550.00
SUBRANNI ZAUBER LLC ANTICIPATE FEE APPLICATION	PRIORITY	\$450.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
1. Midfirst Bank	Real Property	\$2,890.14	0.00%	\$2,890.14	\$2,220.19
2. Toyota Motor Cr. (Pre-Petition)	2012 Toyota Tacoma	\$1,074.39	0.00%	\$1,074.39	\$554.49
3. Toyota Motor Cr. (Post-Petition)	2012 Toyota Tacoma	\$3,331.43	0.00%	\$3,331.43	\$0.00
4. Wells Fargo Auto (Pre-Petition)	2013 Nissan Pathfinder	\$961.14	0.00%	\$961.14	\$480.57
5. Wells Fargo Auto (Post-Petition)	2013 Nissan Pathfinder	\$2,334.63	0.00%	\$2,334.63	\$0.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
- Not less than _____ percent
- Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative/Priority
- 3) Secured
- 4) Unsecured

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: May 7, 2020.

Explain below **why** the plan is being modified:
Debtor(s) have had a change in circumstance due to decrease income and increase in expenses; Late filed priority claim from the State of New Jersey Divisions of Taxation was filed post-Confirmation

Explain below **how** the plan is being modified:
Part 1(a), (e); Part 3(a); Part 5(a)

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Debtor(s) will continue to make payments to Eagles Mere Homwoenrs Association outside of Plan; No Proof of Claim was filed

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 11, 2020

/s/ Craig W. Clayton
Debtor

Date: August 11, 2020

/s/ Amy L. Clayton
Joint Debtor

Date: Augsut 11, 2020

/s/ Jeanie D. Wiesner, Esq.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Craig William Clayton
Amy Lynne Clayton
DebtorsCase No. 19-26972-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 52

Date Rcvd: Aug 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2020.

db/jdb +Craig William Clayton, Amy Lynne Clayton, 11 Matisse Drive, Mays Landing, NJ 08330-2267
 cr +Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
 518828054 American Express, PO Box 981540, El Paso, TX 79998-1540
 518475171 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518443350 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 518827782 #+Atlantic Credit and Finance, P.O. Box 12966, Roanoke, VA 24030-2966
 518827783 Becket and Lee, P.O. Box 3001, Malvern, PA 19355-0701
 518443353 +Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518827785 Cooper University Health Care, 1 Cooper Plaza, Camden, NJ 08103-1461
 518828055 Cooper University Healthcare, 900 Centennial Blvd, Voorhees, NJ 08043-4637
 518828052 Eagles Mere HOA, C/O Atlantic Realty Management, 501 Zion Rd Ste 8, Egg Harbor Township, NJ 08234-7636
 518478061 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 518443355 +Kathleen Clayton, 129 First Av, Tuckerton, NJ 08087-2703
 518827788 Marcia Y. Phillips, Deighan Law LLC, 1900 Market Street Ste. 800, Philadelphia, PA 19103-3517
 518501684 +MidFirst Bank, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 518557430 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 518443356 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
 518827790 Orchard Bank/HSBC Card Services, P.O. Box 17051, Baltimore, MD 21297-1051
 518827791 Pioneer Credit Recovery, P.O. Box 1018, Moorestown, NJ 08057-0018
 518443357 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982
 518828057 Robertson Anschutz & Schneid, 6409 Congress Ave Ste 100, Boca Raton, FL 33487-2853
 518827792 Rothman, P.O. Box 757910, Philadelphia, PA 19175-7910
 518827793 +SRA Associates, Inc., 112 W. Park Dr., Ste. 200, Mt. Laurel, NJ 08054-1261
 518889496 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 518828058 Sherman Originator III, LLC, PO Box 10497, Greenville, SC 29603-0497
 518827780 State of New Jersey, Division of Taxation, P.O. Box 250, Trenton, NJ 08646-0250
 518443358 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409)
 518543131 +Toyota Motor Credit Corporation, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 518491804 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 518828053 +Wells Fargo Auto, POB 29704, Phoenix, AZ 85038-9704
 518518700 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
 518536886 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 518443360 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
 518443361 +Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 19 2020 00:12:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 19 2020 00:12:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518827781 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Aug 19 2020 00:16:55 American InfoSource, P.O. Box 269093, Oklahoma City, OK 73126-9093
 518443351 +E-mail/PDF: AIS.cocard.ebn@americaninfo source.com Aug 19 2020 00:16:37 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518466917 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Aug 19 2020 00:16:55 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518461839 +E-mail/Text: bankruptcy@capvps.com Aug 19 2020 00:13:10 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 518443354 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2020 00:12:32 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 518534588 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 19 2020 00:12:13 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 518551267 E-mail/Text: JCAP_BNC_Notices@jcapi.com Aug 19 2020 00:13:06 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
 518443352 E-mail/PDF: ais.chase.ebn@americaninfo source.com Aug 19 2020 00:16:35 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
 518827787 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 19 2020 00:15:21 LVNV Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497
 518464263 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 19 2020 00:15:22 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 52

Date Rcvd: Aug 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518827789 E-mail/Text: bankruptcydpt@mcmcq.com Aug 19 2020 00:12:49 Midland Funding, LLC,
2365 Northside Dr., Ste. 300, San Diego, CA 92108-2709
518522443 E-mail/Text: bnc-quantum@quantum3group.com Aug 19 2020 00:12:42
Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518828056 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 19 2020 00:16:07
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518445842 +E-mail/PDF: gecsedri@recoverycorp.com Aug 19 2020 00:15:47 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518827794 E-mail/PDF: gecsedri@recoverycorp.com Aug 19 2020 00:15:47 Synchrony Bank, P.O. Box 960061,
Orlando, FL 32896-0061
518443359 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 19 2020 00:11:33
Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518827784* +Cavalry SPV I, LLC, 500 Summit Lake Dr., Ste. 400, Valhalla, NY 10595-2321
518827779* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518827786* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems, P.O. Box 7999,
Saint Cloud, MN 56302-7999)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Gavin Stewart on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jeanie D. Wiesner on behalf of Joint Debtor Amy Lynne Clayton jwiesner@subranni.com, dhoff@subranni.com;cwild@subranni.com;tom@subranni.com
Jeanie D. Wiesner on behalf of Debtor Craig William Clayton jwiesner@subranni.com, dhoff@subranni.com;cwild@subranni.com;tom@subranni.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmllawgroup.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10